

REMARKS/ARGUMENTS

This Amendment is in response to the Office Action mailed July 21, 2010, in which the Examiner (1) rejected claims 1-7 and 29-30 under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 5,842,221 to Schmonsees (hereinafter “**Schmonsees**”), in view of U.S. Patent Pub. No. 2004/0133474 of Tami et al. (hereinafter “**Tami**”) and further in view of U.S. Patent No. 7,505,921 to Lukas et al. (hereinafter “**Lukas**”); (2) rejected claims 18, 20 and 22-23 under 35 U.S.C. §103(a) as being unpatentable over **Schmonsees**, in view of U.S. Patent No. 6, 377,944 to Busey et al. (hereinafter “**Busey**”) and further in view of **Tami**; (3) rejected claims 8-11 and 19 under 35 U.S.C. §103(a) as being unpatentable over **Schmonsees**, in view of **Tami**, further in view of Lukas, and further in view of U.S. Patent Pub. No. 2003/0018629 of Namba (hereinafter “**Namba**”); (4) rejected claim 21 under 35 U.S.C. §103(a) as being unpatentable over **Schmonsees**, in view of **Busey** and in view of **Tami**, and further in view of U.S. Patent Pub. No. 2003/0200118 of Lee et al. (hereinafter “**Lee**”); and (5) rejected claims 24 and 26-28 under 35 U.S.C. §103(a) as being unpatentable over **Schmonsees**, in view of **Busey**, further in view of **Tami** and further in view of **Lukas**.

Prior to this Amendment claims 1-11, 18-24, and 26-30 were pending. By the present Amendment, claims 1, 2, 7, 18-20, 22, 24, 26, 27, 29, and 30 have been amended and no claims have been added or canceled herein. Thus, claims 1-11, 18-24, and 26-30 remain pending with claims 1, 18, 24, and 29 being the independent claims.

Applicant appreciates the courtesy extended to the undersigned by the Examiner and her supervisor during a phone interview on October 14, 2010.

During the interview, the **Lukas** reference was discussed. It was noted by Applicant’s attorney that **Lukas** does not teach financial account data being used to select personalized FAQs, and various embodiments and examples of use of the present invention were discussed in order to contrast the differences over **Lukas** and the other cited art. Applicant’s attorney proposed adding a “financial” feature to the claims.

It is Applicant's understanding that, with such "financial" feature, the claims would be sufficiently distinguished from the currently cited art.

In addition, it was suggested by the Examiner and her supervisor that apparatus such as a "processor" be added to system claim 24 to avoid issues under 35 U.S.C. §101. Claim 24 has been amended accordingly.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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